PHLY-25,478 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Paul Steger

Serial No.: 09/909,035

Filed: July 19, 2001

Group: 2876

Examiner: Karl D. Frech

For: AUTOMATED CHECK VERIFICATION AND TRACKING SYSTEM

(Steger 2 of 2)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed January 22, 2007.

<u>Amendments to the Claims</u> are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.